

Information to identify the case:

Debtor 1	<u>Denise Lynn Hardgrave–Dunbar</u>	Social Security number or ITIN	xxx–xx–1228
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18–11288–JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise Lynn Hardgrave–Dunbar
fka Denise Lynn Hardgrave

3/15/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denise Lynn Hardgrave-Dunbar
Debtor

Case No. 18-11288-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 15, 2024

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Denise Lynn Hardgrave-Dunbar, 13390 Denny Road, Meadville, PA 16335-7616

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2024 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2024 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 16 2024 04:07:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Mar 16 2024 04:07:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14972555	EDI: GMACFS.COM	Mar 16 2024 04:07:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14967339	+ EDI: GMACFS.COM	Mar 16 2024 04:07:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967340	+ EDI: CITICORP	Mar 16 2024 04:07:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967341	+ EDI: CITICORP	Mar 16 2024 04:07:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15000520	+ EDI: CITICORP	Mar 16 2024 04:07:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14967342	+ EDI: CITICORP	Mar 16 2024 04:07:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967343	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 16 2024 00:22:35	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Mar 15, 2024

Form ID: 3180W

Total Noticed: 28

14967344	+ Email/Text: electronicbkydocs@nelnet.net	Mar 16 2024 00:16:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967345	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Mar 16 2024 00:15:00	EnerBank USA, 1245 East Brickyard Rd. Ste. 600, Salt Lake City, UT 84106-2562
14967357	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Mar 16 2024 00:15:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
15226983	EDI: JEFFERSONCAP.COM	Mar 16 2024 04:07:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14997477	Email/PDF: resurgentbknofications@resurgent.com	Mar 16 2024 00:22:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14997778	EDI: PRA.COM	Mar 16 2024 04:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15201587	EDI: PRA.COM	Mar 16 2024 04:07:00	Portfolio Recovery Associates, LLC, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14968446	+ EDI: PRA.COM	Mar 16 2024 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002566	+ Email/PDF: ebnotices@pnmac.com	Mar 16 2024 00:22:30	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14967346	+ Email/PDF: ebnotices@pnmac.com	Mar 16 2024 00:34:09	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967347	+ EDI: SYNC	Mar 16 2024 04:07:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967348	+ EDI: SYNC	Mar 16 2024 04:07:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14977790	+ Email/Text: electronicbkydocs@nelnet.net	Mar 16 2024 00:16:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14985944	EDI: WFFC2	Mar 16 2024 04:07:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14967349	+ EDI: WFFC2	Mar 16 2024 04:07:00	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967350	+ EDI: CAPITALONE.COM	Mar 16 2024 04:07:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967351	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967352	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967353	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967354	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967355	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14967356	*+	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967358	*+	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967359	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967360	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Mar 15, 2024

Form ID: 3180W

Total Noticed: 28

14967361	*+	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967362	*+	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 2 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

TOTAL: 8